

*For Immediate Release*

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## **Insurance Research Council Survey Finds Homeowner Awareness of Aerial Imagery Drives Acceptance, Confidence, and Perceived Fairness**

**MALVERN, Pa, Aug. 20, 2025** — [The Insurance Research Council](#) (IRC) today released a new report, [Insurance Applications of Aerial Imagery: Survey of Homeowners](#), revealing that while most homeowners recognize the benefits of aerial imagery technologies, such as satellite, drone, and aircraft photography, awareness and understanding significantly increase acceptance, confidence, and perceptions of fairness in insurance applications.

The national survey found that 75% of homeowners regularly use aerial imagery in mapping applications. However, only 60% are aware that insurers use aerial imagery to assess properties, leaving a notable knowledge gap.

### **Key findings include:**

- **Homeowners see benefits in aerial imagery.** Nine out of ten see at least one benefit from its use in insurance, such as early problem detection, faster claims processing, and better hazard identification. More than half say that the use of aerial imagery leads to fairer insurance pricing.
- **Many homeowners report not knowing that insurers use this technology.** While 60 percent have some awareness that insurers use aerial imagery, 40 percent know little or nothing about it. Familiarity with underwriting applications shows clear age differences, with younger homeowners reporting higher familiarity rates.
- **Awareness matters:** When homeowners are familiar with the use of aerial imagery for underwriting, they are nearly twice as likely to think it makes insurance pricing fairer. While most homeowners express at least one concern, homeowners familiar with aerial imagery applications consistently show more positive sentiment across all insurance uses.
- **Homeowners worry more about accuracy than privacy in the context of aerial imagery.** Accuracy emerges as the top individual concern, with 31 percent citing it as their biggest worry, compared to 24 percent who cite privacy as their primary concern.

“Consumers see value in aerial imagery when they understand how it’s used in insurance,” said Pat Schmid, president of the IRC. “Efforts to increase transparency and consumer knowledge can bridge the confidence gap, improve customer trust, and help homeowners realize the benefits of faster claims, fairer pricing, and better risk prevention.”

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### **About Insurance Research Council**

The [Insurance Research Council](#) (IRC), affiliated with The Institutes, is an independent, nonprofit research organization supported by leading property and casualty insurance companies and associations. IRC provides timely and reliable research to all parties involved in public policy issues affecting insurance companies and their customers. IRC does not lobby or advocate legislative positions.

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